2009 Commissioner's Report on Underserved Communities Experience Years 2007 and 2008

Table B - Summary Statistics

Coverage	Total Earned Exposures for California		Total Earned Exposures for Underserved Communities		Percentage of Total Earned Exposures in Underserved Communities	
	2007	2008	2007	2008	2007	2008
Homeowners Multiple Peril	6,289,382	6,071,474	394,598	372,834	6.3%	6.1%
Tenant / Renters	885,324	989,468	40,699	49,194	4.6%	5.0%
Dwelling Fire - Tenant Occupied	672,334	748,429	126,491	143,172	18.8%	19.1%
Condominium	624,583	629,292	21,197	22,102	3.4%	3.5%
Dwelling Fire - Owner Occupied	425,297	388,748	147,297	140,377	34.6%	36.1%
Mobilehome	306,683	308,992	12,213	12,997	4.0%	4.2%
Dwelling Fire - Content Only	10,972	13,477	573	625	5.2%	4.6%
Vacant Dwelling	3,715	3,759	1,051	959	28.3%	25.5%
Private Passenger Automobile	23,347,942	23,845,000	2,291,392	2,409,834	9.8%	10.1%
Motorcycle	654,185	719,839	29,291	34,131	4.5%	4.7%
Motorhome	229,143	233,017	7,726	8,053	3.4%	3.5%
Assigned Risk	8,505	5,009	2,556	1,523	30.0%	30.4%
Low Cost Auto	8,243	11,446	3,817	4,899	46.3%	42.8%
Commercial Multi-Peril - NonLiability	1,792,304	1,853,804	208,737	219,209	11.6%	11.8%
Commercial Multi-Peril - Liability	1,153,576	1,210,836	138,756	147,590	12.0%	12.2%
Commercial Fire	213,037	258,191	43,274	46,007	20.3%	17.8%